

## OIC Rules Coordinator

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**From:** Gib Garberg <bigdrgib@yahoo.com>  
**Sent:** Wednesday, July 30, 2025 8:58 AM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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Dear Commissioner Kuderer,

I am writing to express my strong support for the proposed rulemaking to limit auto insurers' use of the FAIR Health database to reduce personal injury claim payments.

As a licensed chiropractor in Washington, I have repeatedly experienced insurers cutting my bills—often to 80%—based on this secretive database. These reductions happen without explanation, leaving patients unable to afford needed care or forcing them to pay out of pocket. This unfair practice shifts financial burdens to both patients and providers and prevents patients from receiving the benefits they believe they have purchased.

The FAIR Health database lacks transparency and averages costs across hidden geographic regions, which arbitrarily undervalues care. Treatment decisions should be based on patients' needs—not an undisclosed algorithm.

I urge you to adopt rules that ensure transparency and fair reimbursement for medically necessary care.

Sincerely,  
**Gib Garberg, DC**  
Garberg Chiropractic  
325 Wellsian Way  
Richland, WA 99352  
Phone: 509-943-4919